

## Reserve Component Survivor Benefit Plan (RCSBP)

### Table of Contents

[Summary](#)

[RCSBP Election Options](#)

[Frequently Asked Questions](#)

[Links](#)

[References](#)

[Points of Contact](#)

### Summary

The Reserve Component Survivor Benefit Plan (RCSBP) is the only program that allows Soldiers to leave a percentage of their future retired pay as a monthly annuity for their beneficiaries. Soldiers can leave a maximum annuity of 55 percent of their retired pay.

Upon receiving their 15 or 20 Year Notification of Eligibility (NOE) Letter, the Soldier will also receive a copy of DD Form 2656-5 (Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate) and instructions about completing the form. The Soldier has 90 days to complete DD Form 2656-5 (Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate) or an automatic election is made based on the dependent(s) status. If the Soldier has no eligible dependents at the time of the RCSBP election and later marries or acquires a dependent child, the Soldier has one year from the date of the marriage or acquiring the child to make an RCSBP change. Elections become effective upon the one year anniversary of the marriage or immediately upon acquiring the dependent child.

[Back to top](#)

### RCSBP Election Options

Option A	Decline election until age 60	Soldiers remain eligible to elect Survivor Benefit Plan (SBP) coverage at time of retired pay eligibility (typically age 60*). An annuity will not be payable to beneficiaries if a Soldier dies before receipt of retired pay. If married at time of election, the spouse must concur with the election not to enroll in the RCSBP. Concurrence must be signed by the spouse and Soldier and witnessed by a notary.
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Option B	Deferred Annuity	This option provides coverage for an annuity to begin on the Soldier's 60th birthday, if the Soldier dies before age 60, or to begin immediately if a Soldier dies after age 60. Option B election categories become the Soldier's SBP election at retired pay receipt. The Soldier must maintain their RCSBP election and are not authorized to make a new SBP election upon receipt of retired pay.
Option C	Immediate Annuity	This option provides coverage for an annuity to begin immediately, whether the Soldier dies before or after age 60. Option C election categories become the Soldier's SBP election at age 60. A Soldier must maintain the RCSBP election until eligible for retired pay. A Soldier is not authorized to make a new SBP election upon receipt of retired pay.

\*Note: Reduced retirement age eligibility may lower the age of SBP election and receipt of annuity, based on the Soldier's record of service. The use of age 60 in the above chart is for standardization only, a reduced retirement eligibility age may be lower than 60 but not any earlier than age 50.

[Back to top](#)

## Frequently Asked Questions

### Q. Who can be a beneficiary in RCSBP?

A. The following are the six RCSBP election categories:

- Spouse
- Spouse and Child(ren)
- Child(ren)
- Former Spouse
- Former Spouse and Child(ren)
- Insurable Interest

### Q. Where do I send my DD Form 2656-5 (Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate)?

A. Soldiers must complete, sign, and mail DD Form 2656-5 (Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate) to the following address:

Human Resource Center of Excellence  
ATTN: AHRC-PDR-RCR  
1600 Spearhead Division Avenue  
DEPT 420  
FT. Knox, KY 40122-5402

### Q. How much does RCSBP cost?

A. There are two costs/premiums in calculating RCSBP:

- The RCSBP cost/premium for coverage received prior to age 60
- The SBP cost/premium for coverage received after age 60

NOTE: Premiums are not paid until you begin to receive retired pay. For more details, please see the [U.S. Army Human Resources Command – Survivor Benefit Plan \(SBP\) Reserve Component Calculator](#).

**Q. What are the advantages in RCSBP?**

A. The following are reasons to consider enrollment in RCSBP:

- Payments to surviving spouse for life
- Yearly cost-of-living adjustments
- Government subsidized
- Premiums paid are tax free

**Q. Can I change my RCSBP election?**

A. RCSBP elections cannot be cancelled once elected; however a Soldier can update an RCSBP election due to changes in dependency status (for example, gaining a child or divorcing). Utilize the DD Form 2656-5 (Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate) to update your RCSBP election.

Note: Immediately notify your Retirement Services Officer (RSO) and/or contact HRC-Ft. Knox in writing about any change to your RCSBP beneficiary election.

**Q. Can I enroll in RCSBP if I'm unmarried?**

A. Yes, an unmarried Soldier can enroll in RCSBP to cover a dependent child(ren), or someone who has insurable interest in the Soldier.

[Back to top](#)

**Links**

- [Army Retirement Services Office \(RSO\) – Army G-1, Chief of Staff](#)  
This website provides information on benefits and entitlements to Soldiers and Families who are preparing for Retirement.
- [U.S. Army Human Resources Command – Reserve Component Survivor Benefit Plan \(RCSBP\) Coverage and Costs](#)  
This website provides RCSBP information relating to coverage, cost, and annuity amounts.
- [U.S. Army Human Resources Command – Survivor Benefit Plan \(SBP\) Reserve Component Calculator](#)  
This website provides a calculator that projects the cost and benefits for participating in the RCSBP.

[Back to top](#)

## **References**

### **Regulations**

- [AR 135-180, Qualifying Service for Retirement Pay Nonregular Service](#)
- [AR 600-8-7, Retirement Services Program](#)
- [Army National Guard Information Guard on Non-Regular Retirement](#)

### **Documents and Forms**

- [DD Form 2656, Data for Payment of Retired Personnel](#)
- [DD Form 2656-1, Survivor Benefit Plan \(SBP\) Election State for Former Spouse Coverage](#)
- [DD Form 2656-2, Survivor Benefit Plan \(SBP\) Termination Request](#)
- [DD Form 2656-5, Reserve Component Survivor Benefit Plan \(RCSBP\) Election Certificate](#)
- [DD Form 2656-6, Survivor Benefit Plan Election Change Certificate](#)
- [DD Form 2656-7, Verification for Survivor Annuity](#)
- [DD Form 2656-8, Survivor Benefit Plan \(SBP\) – Automatic Coverage Fact Sheet](#)
- [DD Form 2656-10, Survivor Benefit Plan \(SBP\) / Reserve Component \(RC\) SBP Request for Deemed Election](#)
- [Reserve Component Survivor Benefit Plan – Basic Questions Answered](#)
- [Reserve Component Survivor Benefit Plan \(RCSBP\) Fact Sheet](#)

[Back to top](#)

## **Points of Contact**

- [Retirement Services Officer \(RSO\) Roster](#)

[Back to top](#)

31 JAN 11